

killed last week in a possible drive-by shooting. Leonore was headed home from an antiviolence charity fundraiser she helped organize when she was shot and killed. What a horrible irony.

Leonore devoted her life to ending the violence on Chicago's streets. Her killing rattled the city and her fellow antiviolence advocates who are determined to continue to work to stop the shootings that claimed her and young Endia. Both Leonore and Endia were buried on Monday. Please do not let their deaths be in vain.

To my colleagues, it is past time that we took action.

#### COMMEMORATING GROUNDBREAKING FOR APSAALOOKE WARRIORS APARTMENT COMPLEX

The SPEAKER pro tempore. The Chair recognizes the gentleman from Montana (Mr. DAINES) for 5 minutes.

Mr. DAINES. Mr. Speaker, today the Crow tribe will break ground on the Apsaalooke Warriors Apartment Complex, a 15-room complex that will serve the homeless veterans of the Crow Reservation.

The Crow Reservation is home to more than 400 veterans, and far too many are without a home to call their own. Unfortunately, this struggle goes largely unseen. As Crow Vice Chairman Dana Wilson has said:

Homelessness is invisible because the Crow always take care of each other. It is not uncommon to see 10 to 20 people living in a home.

I am grateful to see the Crow Tribe's commitment to addressing this problem and giving our warriors a home of their own.

I also want to thank Vice Secretary Shawn Backbone, Vice Chairman Dana Wilson, Secretary AJ Not Afraid, and the director of Crow Veterans Affairs, Paul Little Light, for their efforts to make this project a reality and to serve Crow veterans. Your work is deeply appreciated.

□ 1045

#### STUDENT LOAN REFINANCING

The SPEAKER pro tempore. The Chair recognizes the gentleman from Massachusetts (Mr. TIERNEY) for 5 minutes.

Mr. TIERNEY. Mr. Speaker, I rise in support of legislation that I filed in the House this week and Senator ELIZABETH WARREN filed in the Senate. It would enable tens of millions of students, parents, and families to responsibly refinance their student loans.

More and more, constituents are calling, they are emailing, and even approaching me on the street to share their stories of how they are buried in student loan debt. This debt is not only causing them to put on hold life decisions, such as moving out of their parents' house or buying a car or purchasing a home and getting married, but it is also leading some to question

whether or not they should even enroll in college or to consider dropping out because of the pure shock factor of these looming college loans.

A young woman from Boxford, Massachusetts, wrote recently. She said to me:

I pay more than the minimum balance every month. I sacrifice daily for my loans. I live at home and have a 50-minute commute to work every day because I cannot afford to live on my own or even with roommates. I cannot have the dreams that I have dreamed all my life. I am 23, and I am already telling myself that I can't own a house, that I will probably never have children because I can't afford to bring them into the world and take care of them when I can't even afford to live myself. That is what I live with every day, the anger, the depression, and the disbelief that I am forever stuck.

Parents are calling and writing me about the anxiety and concern they have about the debt their sons and daughters have accumulated. Some parents have even delayed their retirement or made early withdrawals from their 401(k) just to help their children's student debt problem.

A mother from Middleton, Massachusetts, wrote to me and said:

I have two children with multiple student loans. It is difficult enough to graduate, find a job in the field they desire and to pay loans, rent, and bills, et cetera. Please do all that you can to make sure rates are not increased. My children may never afford to buy a house and live the American Dream because of college student loan debt.

Mr. Speaker, these are just two examples in my district. There are millions of others just like them throughout this country.

Outstanding student loans now total more than \$1.2 trillion, surpassing total credit card debt. An estimated 71 percent of college seniors had debt in 2012, with an average outstanding debt of \$29,400 for those who borrowed to get a bachelor's degree.

Last year, Congress sought to address the issue of student loan rates, but I and several others believed that final bill didn't go far enough. One of the deficiencies was that it only applied to new student debt. It did nothing for the nearly 40 million Americans with existing student debts.

Our bill simply rights this wrong and simply gives students the opportunity to refinance their loan debt at the same low rate being offered to new borrowers in the student loan program. Homeowners and businesses are often able to refinance their debts. Shouldn't student borrowers be able to do the same? We certainly think so.

Our legislation is also deficit-neutral and paid for by implementing the so-called Buffett rule, which holds millionaires and billionaires accountable to pay their fair share in taxes.

Student loan debt is a crisis all throughout our country. It is making a generation of Americans feel like they are "forever stuck," in the words of my constituent.

But if the moral imperative isn't enough to act, we should be mindful of

the benefits to the economy as a whole for allowing students to refinance their loans. The nonpartisan Congressional Research Service produced an analysis of our bill indicating that certain borrowers could save thousands of dollars. This is a savings that no doubt would be invested back into the economy.

Last year, the Center for American Progress estimated that the refinancing of just Federal student loans would have pumped \$21 billion into the economy.

Mr. Speaker, our bill will benefit millions of students and their families, and it will boost our economy. It deserves the immediate action of this House.

#### MESSAGE FROM THE SENATE

A message from the Senate by Ms. Curtis, one of its clerks, announced that the Senate has passed without amendment a bill of the House of the following title:

H.R. 3627. An act to require the Attorney General to report on State law penalties for certain child abusers, and for other purposes.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 48 minutes a.m.), the House stood in recess.

□ 1200

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

#### PRAYER

Lieutenant Commander Stephen Coates, Chaplain, United States Navy, Office of the Chaplain of the Marine Corps, Greenville, Illinois, offered the following prayer:

Sovereign Lord, the sound of this corporate prayer is as nothing compared to the clarion call of Your divine voice—rolling thunders of justice, resounding echoes of mercy, redemptive whispers of grace, calm assurances of comfort, promising songs of hope.

Like Your clear voice, may all words spoken in this Chamber today accurately reflect the fidelity of honest conversations between Members, the brutal wonder of free exchange amid volitional minds, the compassion of sincere interactions with constituents known by name and place, the hallowedness of solitary, bended-knee utterances known only to You, and the sacred thoughtfulness incumbent upon persons of privilege vested with the responsibility to weigh the consequences of matters temporal in light of the gravity of matters eternal.

May the same purity of passion that stirred these willing servants to seek